

COB BILLING GUIDE

SITUATION ONE

Medical and Routine
Diagnosis Codes
Exam and Refraction
No Procedures Performed

Bill Health Plan

Health Plan Covers Exam
Denies Refraction

COB VSP Electronically

(eClaim, Acuity, Office Mate, EPM)
(even same day)
Keep copy of EOP* * in patient's chart

WellVision Exam Benefit

Bill for exam and refraction
remaining balance
Must have a routine diagnosis code
in addition to medical diagnosis

SITUATION TWO

Medical and Routine
Diagnosis Codes
Exam and Refraction
Procedures performed

Bill Health Plan

Health Plan Covers Exam
Partially Covers Procedure(s),
Denies Refraction

COB VSP On Paper

Send copy of original claim and EOP**
IN-Network Claims VSP
PO Box 385020
Birmingham, AL 35238-5020

PEC/DEP Plus* Benefit

Bill for exam, refraction and medical
procedure(s) remaining balance
VSP will deny refraction (bill patient)

SITUATION THREE

Routine Diagnosis Code
Exam and Refraction
Prescription Eyewear

Bill Health Plan

Non-VSP Vision plan partially
covers Exam and Materials

COB VSP On Paper

Send copy of original claim and EOP**
IN-Network Claims VSP
PO Box 385020
Birmingham, AL 35238-5020

WellVision Benefit

Bill for exam, refraction and
eyewear remaining balance
WellVision benefit will not cover
medical procedures

- Doctor bills medical exam and refraction with a valid routine diagnosis code. COB allowed under routine benefit, including refraction.
- Doctor bills medical exam and refraction with medical diagnosis only. COB allowed only with PEC/DEP Plus* for exam overage, excluding refraction.

*VSP Primary EyeCare Plan / VSP Diabetic Eyecare Plus Program

**Explanation of payment